

FAIR DEBT COLLECTION PRACTICES ACT NOTICE

The following Notice applies to: Daisy Kent:

1.BURKE COSTANZA & CARBERRY LLP IS A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

2.The name and address of the creditor that the law firm represents is:

WELLS FARGO BANK, N.A., SUCCESSOR BY MERGER TO WELLS FARGO BANK
MINNESOTA, N.A., AS TRUSTEE F/K/A NORWEST BANK MINNESOTA, N.A., AS TRUSTEE
FOR DELTA FUNDING HOME EQUITY LOAN TRUST 2001-1
1661 WORTHINGTON ROAD
SUITE 100
WEST PALM BEACH, FL 33409

3.The debt that we are attempting to collect is described in the attached Complaint and Exhibits.

4.The total amount due on the debt, as of January 20, 2012, was \$90,083.13, Because of interest, late charges, and other charges that may vary from day to day, the amount due on the day you pay may be greater. Hence if you pay the amount state above, an adjustment may be necessary after we receive your check, in which event we will inform you before depositing your check. For further information, write our firm or call (219) 769-1313.

5.Unless you, within thirty days after receipt of this notice, dispute the validity of the debt, or any portion thereof, we will assume that the debt described in this Complaint and attached Exhibits is valid.

6.If you notify our office in writing, within thirty days after receipt of this Notice, that the debt, or any portion thereof, is disputed, we will obtain a verification of the debt and a copy of the verification of the debt will be mailed to you.

7.If original creditor is not the creditor named as plaintiff in the Complaint, and you make a written request to BURKE COSTANZA & CARBERRY LLP within thirty (30) days from the receipt of this Notice, we will mail the name and address of the original creditor to you.

8. Please note that the Summons issued to you by the Clerk of Court, provides that you must submit an Answer to the Court within 21 days of receipt of the Summons and Complaint. If, however, you dispute the debt, or any portion thereof, or you make a written request for the name and address of the original creditor, we shall cease our efforts to collect the debt until we mail you verification of the debt, or the name and address of the original creditor. We will also extend the time you have to file an answer until we provide the verification or additional information.

9. Written requests should be addressed to BURKE COSTANZA & CARBERRY LLP, 9191 Broadway, Merrillville, IN 46410.